GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1729
ANSWERED ON:10.03.2017
Linking of PMJDY Accounts with Aadhaar Cards
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Will the Minister of FINANCE be pleased to state:

(a) whether the Government proposes to link Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts with Aadhaar cards;
(b) if so, the details thereof along with the steps taken by the Government in this regard;
(c) whether direct transfer of social security benefits into bank accounts happening without Aadhaar in the country;
(d) if so, the details thereof, State-wise including Assam; and
(e) the steps taken by the Government to provide alternative mechanism for availing social security benefits?

Answer

The Minister of State in the Ministry of Finance

(a) to (e) Banks are committed to seed savings bank accounts, including Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts with the accountholder's Aadhaar number, based on the accountholder's consent.

As per the provisions of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016, the Ministries/Departments concerned may mandate the use of Aadhaar for delivery of social security benefits. However, benefits of welfare and subsidy schemes of the Government, including social security benefits, are transferred directly into bank accounts of beneficiaries without Aadhaar as well, i.e. through alternative mechanisms. DBT Mission has apprised that State-wise data is not maintained.
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